

Claims

We claim:

1. A method for obtaining payment for services provided by a healthcare provider to a patient via a servicer, comprising:

said servicer receiving from said healthcare provider a finance agreement between said patient and said healthcare provider executed without access to said patient's credit history in which said patient agrees to make a periodic payment to said servicer;

said servicer periodically sending to said patient a request for said periodic payment;

said servicer periodically receiving from said patient a payment; and,

said servicer periodically sending to said healthcare provider a portion of said collected payment.

2. The method of Claim 1 wherein said periodic payment is a monthly payment.

3. The method of Claim 1 wherein said request is a credit card styled statement.

4. The method of Claim 1 wherein said collected payment includes a principal amount and an interest amount and wherein said portion includes said principal amount.

5. The method of Claim 1 wherein said collected payment includes a principal amount and an interest amount and wherein said portion excludes said interest amount.

6. The method of Claim 1 further comprising:

said provider completing a finance worksheet with information obtained from said patient;

said provider completing a patient information worksheet with information obtained from said patient; and,

said provider populating said finance agreement with information from said finance worksheet and said patient information worksheet.

7. The method of Claim 6 further comprising said provider completing a guarantor information worksheet.

8. The method of Claim 1 wherein said finance agreement is executed remotely using a network connection between said healthcare provider and said servicer.

9. The method of Claim 8 wherein said network connection is an Internet connection.

10. The method of Claim 8 further comprising the step of remotely obtaining said patient's signature over said network connection using an ID authentication device.

11. A system for obtaining payment for services provided by a healthcare provider to a patient via a servicer, comprising:

a finance agreement between said patient and said provider executed without access to said patient's credit history;

a first transmission means for transmitting said executed finance agreement to said servicer;

a collection means for periodically collecting payment from said patient according to said finance agreement's terms; and,

a second transmission means for transmitting a portion of said periodically collected payment to said provider.

12. The system of Claim 11 wherein said first transmission means comprises electronic transmission over an Internet connection.

13. The system of Claim 11 wherein said collection means comprises credit card styled account statements.

14. The system of Claim 11 wherein said second transmission means comprises an electronic funds transfer.

15. A method for collecting a self-pay/co-pay debt obligation owed to a healthcare provider by a patient using a servicer, comprising:

said healthcare provider executing a finance agreement with said patient for said self-pay/co-pay obligation without access to said patient's credit history;

said healthcare provider transmitting said finance agreement to said servicer;

said servicer sending a credit card styled request to said patient for payment according to said finance agreement's terms;

said servicer receiving said payment from said patient, wherein said payment comprises a principal portion and an interest portion; and,

said servicer transmitting said principal portion to said healthcare provider.

16. The method of Claim 15 wherein said servicer is an affiliate of said healthcare provider.

17. The method of Claim 15 wherein said receiving step comprises receiving an electronic payment from a patient accessing a World Wide Web site over the Internet.

18. The method of Claim 15 wherein said receiving step comprises receiving an electronic payment from a patient using a Stored Value Card.

19. The method of Claim 15 wherein said healthcare provider transmitting step comprises transmitting said finance agreement electronically by accessing a World Wide Web site over the Internet.

20. The method of Claim 15 further comprising the steps:

said servicer scoring a plurality of patients based on their payment habits;

said servicer creating a report summarizing the results of said scoring step;

said servicer transmitting said report to said provider; and,

said provider creating a score for said patient and modifying said finance agreement's terms based on said report and said score.